

## REMARKS

Attorney for Applicant has carefully reviewed the final outstanding Office Action on the above-identified application. Applicants have amended the application, as set forth herein, and respectfully submit that the application, as amended, is in condition for allowance. A Request for Continued Examination (RCE) is being submitted herewith.

Attorney for Applicants would like to thank Examiner Clement Graham for the courtesies extended in a telephone interview conducted on April 23, 2009. In the telephone interview, the Office Action, the cited references, and amendments to the claims were discussed. It was agreed that the rejections of claims 1-10, 12-24, 26-38, 40-52, and 54-56 raised in the Office Action in view of U.S. Patent No. 6,029,149 to Dykstra, U.S. Patent No. 6,249,775 to Freeman, and U.S. Patent Application Publication No. US 2003/0050879 to Rosen, et al. would be overcome if each of the independent claims were amended to recite that the present invention calculates and displays to a user numeric risk score in connection with a loan.

To this end, Applicants have amended each independent claim (i.e., claims 1, 15, 29, 43) to recite the steps of calculating a numeric risk score, and displaying the numeric risk score and a risk category to a user. Applicants have also amended each independent claim to further define the present invention. Specifically, claims 1 and 15 were amended to recite means (claim 1) or a mechanism (claim 15) for generating a computer screen for displaying the numeric risk score and the risk category, and claims 29 and 43 were amended to recite that the steps of calculating the risk score and assigning the risk category are at a computer system, as well as displaying a computer screen to the user which includes the numeric risk score and the risk category. As

discussed in the telephone interview, neither Dykstra, et al., Freeman, et al., nor Rosen, et al., taken alone or in any combination, disclose any of the foregoing elements, which have been amended into the independent claims.

All issues raised in the Office Action are believed to have been addressed. Claims 1-2, 10, 12-14, 15-16, 24, 26-28, 29-30, 37, 40-42, 43-44, and 54-56 were amended. Claims 1-10, 12-24, 26-38, 40-52, and 54-56 are pending and are in condition for allowance. No new matter is believed to have been added. A Notice of Allowance is respectfully requested.

Respectfully submitted,

Dated: 5/5/2009



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